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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/655,828 Confirmation No.: 7150  
Applicant : Phillip Craig GRAVES et al.  
Filed : September 5, 2003  
Title : SYSTEM AND METHOD FOR SECURELY AUTHORIZING  
AND DISTRIBUTING STORED-VALUE CARD DATA  
TC/Art Unit : 3624  
Examiner: : Narayanswamy SUBRAMANIAN  
Docket No. : 62941.002015 (formerly 64243.000015)  
Customer No. : 27682

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO FEBRUARY 22, 2007 OFFICE ACTION**

In response to the Final Office Action dated February 22, 2007, Applicants respectfully request reconsideration of the above-identified application in light of the amendments and remarks herein as follows:

**IN THE CLAIMS:** This section begins on Page 2.

**REMARKS:** This section begins on Page 10.